

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Christopher M Osborn
Kimberly S Osborn
Debtors

Case No. 17-03229-HWV
Chapter 13

District/off: 0314-1
Date Rcvd: Jan 05, 2023

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol

Definition
+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 07, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Christopher M Osborn, Kimberly S Osborn, 302 Forestview Drive, Delta, PA 17314-8669
cr	+ U.S. Bank National Association, as Trustee, succes, P.O. Box 619096, Dallas, TX 75261-9096
4997639	+ Aberdeen Proving Ground Federal Credit Union, c/o Silverman Theologou LLP, 11200 Rockville Pike Suite 520, North Bethesda, MD 20852-7105
4953720	+ Shapiro & DeNardo, LLC, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: RASEBN@raslg.com	Jan 05 2023 18:44:00	U.S. Bank National Association, Robertson, Anschutz & Schneid, 6409 Congress Ave, Suite 100, Boca Raton, FL 33487-2853
cr	+ Email/Text: bkelectronicnoticemail@computershare.com	Jan 05 2023 18:44:00	U.S. Bank, National Association, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
4953714	+ Email/Text: bncnotifications@pheaa.org	Jan 05 2023 18:44:00	AES/PNC National City, 1200 N 7th St, Harrisburg, PA 17102-1419
4953713	+ Email/Text: bankruptcygroup@apgfcu.com	Jan 05 2023 18:44:00	Aberdeen Proving Ground FCU, PO Box 1176, Aberdeen, MD 21001-6176
4953715	+ EDI: TSYS2	Jan 05 2023 23:54:00	Barclays Bank Delaware, 125 South West Street, Wilmington, DE 19801-5014
4953716	+ EDI: CAPITALONE.COM	Jan 05 2023 23:54:00	Capital One, PO Box 85147, Richmond, VA 23276-0001
4953717	+ Email/PDF: creditonebknotifications@resurgent.com	Jan 05 2023 18:49:49	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
5069313	Email/Text: ECMCBKNotices@ecmc.org	Jan 05 2023 18:44:00	ECMC, PO BOX 16408, St. Paul, MN 55116-0408
5069314	Email/Text: ECMCBKNotices@ecmc.org	Jan 05 2023 18:44:00	ECMC, PO BOX 16408, St. Paul, MN 55116-0408, ECMC, PO BOX 16408, St. Paul, MN 55116-0408
4953718	EDI: IRS.COM	Jan 05 2023 23:54:00	Internal Revenue Service, PO Box 37004, Hartford, CT 06176-7004
4988967	Email/PDF: resurgentbknotifications@resurgent.com	Jan 05 2023 18:49:42	LVNV Funding, LLC its successors and assigns as, assignee of FNBK, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4953719	+ Email/Text: nsm_bk_notices@mcooper.com	Jan 05 2023 18:44:00	Nationstar Mortgage, PO Box 650783, Dallas, TX 75265-0783
4976276	+ Email/Text: nsm_bk_notices@mcooper.com	Jan 05 2023 18:44:00	Nationstar Mortgage LLC, ATTN: Bankruptcy Dept, PO BOX 619094, Dallas, TX 75261-9094
4961047	+ Email/Text: bncnotifications@pheaa.org		

4978978	EDI: PRA.COM	Jan 05 2023 18:44:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
4954200	+ EDI: RECOVERYCORP.COM	Jan 05 2023 23:54:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4953721	+ EDI: RMSC.COM	Jan 05 2023 23:54:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4959073	+ Email/Text: RASEBN@raslg.com	Jan 05 2023 18:44:00	SYNCB/Amazon, PO Box 965005, Orlando, FL 32896-5005
5019876	+ Email/Text: RASEBN@raslg.com	Jan 05 2023 18:44:00	U.S. Bank National Association, c/o Robertson, Anschutz & Schneid, P.L., Bankruptcy Department, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
4998336	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jan 05 2023 18:44:00	U.S. Bank National Association, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
4953722	Email/Text: kcm@yatb.com	Jan 05 2023 18:44:00	U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
			York Adams Tax Bureau, 1415 N Duke Street, PO Box 15627, York, PA 17405-0156

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	ECMC, PO Box 16408, St. Paul, MN 55116-0408
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 07, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 5, 2023 at the address(es) listed below:

Name	Email Address
Alyk L Oflazian	on behalf of Creditor U.S. Bank National Association as Trustee, successor in interest to Bank of America National Association amps@manleydeas.com
Alyk L Oflazian	on behalf of Creditor U.S. Bank National Association amps@manleydeas.com

Ashlee Crane Fogle on behalf of Creditor U.S. Bank National Association afogle@rascrane.com

Charles G. Wohlrab on behalf of Creditor U.S. Bank National Association cwohrlab@raslg.com

Christopher A DeNardo on behalf of Creditor U.S. Bank National Association as Trustee, successor in interest to Bank of America National Association logsecf@logs.com, cistewart@logs.com

Jack N Zaharopoulos TWecf@pamd13trustee.com

James Warmbrodt on behalf of Creditor U.S. Bank National Association bkgroup@kmllawgroup.com

James Warmbrodt on behalf of Creditor U.S. Bank National Association, as Indenture Trustee on behalf of the holders of the Terwin Mortgage Trust 2005-11, Asset-Backed Securities, TMTS Series 2005-11 bkgroup@kmllawgroup.com

Kevin Buttery on behalf of Creditor U.S. Bank National Association kbuttery@rascrane.com

Michael R Caum on behalf of Debtor 1 Christopher M Osborn mikecaumesq@comcast.net

Michael R Caum on behalf of Debtor 2 Kimberly S Osborn mikecaumesq@comcast.net

United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 12

Information to identify the case:

Debtor 1 Christopher M Osborn
First Name _____ Middle Name _____ Last Name _____
Debtor 2 Kimberly S Osborn
(Spouse, if filing)
First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court Middle District of Pennsylvania
Case number: 1:17-bk-03229-HWV

Social Security number or ITIN xxx-xx-7318
EIN _____

Social Security number or ITIN xxx-xx-1939
EIN _____

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Christopher M Osborn

Kimberly S Osborn

By the
court:

1/5/23



Henry W. Van Eck, Chief Bankruptcy
Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

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Chapter 13 Discharge

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.